Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Currently Amended) A computer implemented remittance payment process, comprising:

receiving a payor request to make a payment to a payee having a plurality of payment remittance centers;

processing the request to identify a payor account number with the payee;

processing the account number to select a single remittance center of the plurality of remittance centers; and

directing remittance advice for the payment to the payee at the single remittance center; and

directing the payment to other than the single remittance center.

Claim 2 (Previously Presented) The computer implemented remittance payment process of claim 1, wherein the account number is processed to identify information included in the account number which corresponds to the single remittance center.

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Claim 3 (Previously Presented) The computer implemented remittance payment process of claim 2, wherein the identified information included in the account number has one or more alphanumeric characters.

Claim 4 (Previously Presented) The computer implemented remittance payment process of claim 1, further comprising:

processing the request to identify payee address data;

processing the payee address data to produce an eleven digit zip code for the payee; and

accessing payee records corresponding to the eleven digit zip code.

Claim 5 (Previously Presented) The computer implemented remittance payment process of claim 1, further comprising:

storing alteration rules for each payee indicating a format in which that payee is to receive an account number; and

transforming the account number into an altered account number according to the alteration rules.

Claim 6 (Currently Amended) A remittance payment system, comprising:

a communicative interface configured to receive a payor request to make payment to a payee having a plurality of payment remittance centers; and

a processor configured to process the payor request to identify a payor account

number with a payee and the account number to select a single payment remittance

center of the plurality of payment remittance centers, and to generate a signal directing

remittance advice for the payment to the payee at the single payment remittance center;

wherein the processor is further configured to direct the payment to other than

the single remittance center.

Claim 7 (Previously Presented) The remittance apparatus of claim 6, wherein

the processor is further configured to process the account number to identify information

included in the account number and to select the single payment remittance center

based upon the identified information.

Claim 8 (Previously Presented) The computer implemented remittance payment

process of claim 7, wherein the identified information included in the account number

has one or more alphanumeric characters.

Claim 9 (Previously Presented) The remittance apparatus of claim 6, wherein

the processor is further configured to process the request to identify payee address

data, and further comprising:

a database including payee records;

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a mapping unit configured to process the payee address data to produce an

eleven digit zip code for the payee; and

a retrieval unit configured to access the database to locate payee records

corresponding to the eleven digit zip code.

Claim 10 (Previously Presented) The remittance apparatus of claim 6, further

comprising:

a verification unit to verify that the account number conforms to validation rules

indicating expected values for fields of the account number; and

a modification unit to alter the account number according to alteration rules

expressing processing requirements of the payee to create an altered account number.

Claim 11 (Currently Amended) An article of manufacture for processing payment

information, comprising:

computer readable storage medium; and

a computer program stored on the storage medium;

wherein said stored computer program is configured to be readable from said

computer readable storage medium by a computer and thereby cause the computer to:

receive a payor request to make payment to a payee having a plurality of

payment remittance centers;

process the payor request to identify a payor account number with the payee and

the account number to select a single payment remittance center of the plurality of

payment remittance centers; and

generate a signal to direct payment remittance advice for the payment to the

payee at the single payment remittance center; and

generate a signal to direct the payment to other than the single remittance

center.

Claim 12 (Previously Presented) The article of manufacture of claim 11, wherein

the computer program is further configured to cause the computer to process the

account number to identify information included in the account number and to select the

single remittance center based upon the identified information.

Claim 13 (Previously Presented) The article of manufacture of claim 12, wherein

the identified information included in the account number has one or more alphanumeric

characters.

Claim 14 (Previously Presented) The article of manufacture of claim 11, wherein

the computer program is further configured to cause the computer to:

process the payor request to identify payee payment information;

process the payment information to produce an eleven digit zip code for the

payee; and

access payee records corresponding to the eleven digit zip code.

Claim 15 (Previously Presented) The article of manufacture of claim 11, wherein the computer programming is further configured to cause the computer to:

transform the account number into an altered account number according to alteration rules for the payee indicating a format in which the payee expects to receive the account number.

Claim 16 (Currently Amended) A system for processing payment information, comprising:

a communications network;

a first network station, representing a payor for generating payor payment information, including a name of a payee, address data for the payee, and a payor account number with the payee, and communicating the payment information to the network; and

a second network station, representing a payment service provider for receiving the payment information, processing the account number to identify a single remittance center of a plural remittance centers of the payee, and directing payment remittance advice associated with a payment to the payee at the single remittance center;

wherein the second network station is further configured to direct the payment to other than the single remittance center.

Claim 17 (Previously Presented) The system for processing payment information of claim 16, wherein a characteristic identifying the single remittance center is included in the account number.

Claim 18 (Previously Presented) The system for processing payment information of claim 17, wherein the characteristic is one or more alphanumeric characters.

Claim 19 (Previously Presented) The system of claim 16, wherein:

the second network station further processes the payment information to produce an eleven digit zip code for the payee, and accesses payee records corresponding to the eleven digit zip code.

Claim 20 (Previously Presented) The system of claim 16, wherein:

the second network station includes a database storing alteration rules for the payee indicating a format in which that payee is to receive an account number, and transforms the received account number into an altered account number according to the alteration rules.

Claims 21-24 (Cancelled)